OF 0 3/26/12 11:18:31
OK T BK 3,417 PG 638
OF DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:
Shapiro & Massey, L.L.C.
J. Gary Massey, MSB No. 1920
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299
S&M No. 12-004719

Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299

Loan No. XXXX8884

Index: Lot 130, Section E, Deer Creek Subdivision, Section 7, Township 3 South, Range 7 West, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on November 9, 2007, LaRenda Howe, an unmarried woman, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,817 at Page 283, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, MidFirst Bank pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, MidFirst Bank, the present holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

1072 Deer Creek Drive, Hernando, MS

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 15 haday of March, 2012.

STATE OF OKLAHOMA COUNTY OF OKLAHOMA

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 15th day of who acknowledged that (a) be in who acknowledged that (s)he is First Vice Preside of MidFirst Bank, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

12.1112

My commission expires:

Notary Public

08012105 EXP. 12/11/12 1072 Deer Creek Drive, Hernando, MS

Exhibit "A"

Lot 130, Section E, Deer Creek Subdivision, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, according to a map or plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Plat Book 78, Page 37, reference to which is hereby made in aid of and as a part of this description.

1072 Deer Creek Drive, Hernando, MS